

BENEFITS-ONE: KEY FEATURES

A. GROUP TERM LIFE

BENEFITS	GENERALI
Free cover limit up to USD 800,000	✓
Eligibility up to 70 years old	✓
Renewal up to 70 - 75 years old	✓

B. GROUP ACCIDENTAL DEATH & DISMEMBERMENT

BENEFITS	GENERALI
Covers accidental death and partial and permanent total disablement including: <ul style="list-style-type: none"> • Acts of Terrorism • Acts under the influence of alcohol • Accident medical expenses 	✓

C. GROUP HOSPITAL & SURGICAL

BENEFITS	GENERALI
Daily room and board benefit	Unlimited Days
ICU Room - Max/disability	15 Days
In-hospital doctor's visit	Unlimited Days
Nursing service expense included in miscellaneous expenses	✓
Emergency OPD caused by accident only - Including follow-up treatment until full recovery	✓
Pre-hospitalization	✓

D. GROUP OUTPATIENT CLINICAL

BENEFITS	GENERALI
Max. lump-sum / year	✓
X-ray and laboratory tests	✓

E. GROUP DENTAL LIMIT

BENEFITS	GENERALI
Includes root canal treatment	✓

F. GROUP MAJOR MEDICAL

BENEFITS	GENERALI
Exclusive from the hospitalization benefits (Co-insurance 90:10)	✓

Enterprise Momentum® is a service designed especially for small and medium-sized clients to meet their health and benefits requirements. We help you gain more for your budgeted benefit dollar so you can differentiate yourself as an employer of choice, and attract and retain the best talent available.

Benefits-One is a flexible and cost-effective protection plan for smaller employers. Pooling together our smaller clients and consolidating them into a single portfolio allows us to achieve administrative cost savings, ensuring that even the smallest business can enjoy competitively designed and priced insurance for all employees.

G. GROUP MATERNITY

BENEFITS	GENERALI
Maternity	✓

H. SPECIAL CONDITION: ON UNDERWRITING PROCEDURE

BENEFITS	GENERALI
Exceptional consideration granted for pre-existing medical conditions.	✓
Eligible dependents (spouse and child) are not required to complete the health declaration form.	✓
Group Life is compulsory. Group Hospitalization (IPD) is compulsory on Group Health Insurance. Crossing of plans for different options is allowed.	✓

I. SPECIAL CONDITION: APPLICABLE TO COMPANIES WITH EXISTING INSURANCE

BENEFITS	GENERALI
Pre-existing conditions waived for all members including new members who join during the policy year.	✓

J. SPECIAL CONDITION: APPLICABLE TO COMPANIES WITH NO EXISTING INSURANCE

BENEFITS	GENERALI
Pre-existing conditions not covered within the first six months only. Requirement to complete the health declaration form waived.	✓
For groups of 50 employees and above, pre-existing condition will be waived from policy inception for all members (employee and dependents) including new members who join during the policy year.	✓

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Insured person(s) should read through insured benefits, terms and conditions prior to entering into the insurance policy contract.

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ABOUT MERCER MARSH BENEFITS

Mercer Marsh Benefits provides clients with a single source for managing the costs, people risks and complexities of employee benefits. The network is a combination of Mercer and Marsh local offices around the world, plus country correspondents who have been selected based on specific criteria. Our benefits experts, located in 135 countries and servicing clients in more than 150 countries, are deeply knowledgeable about their local markets. Through our locally established businesses, we have a unique, common platform that allows us to serve clients with global consistency and locally unique solutions.

To learn more about Enterprise Momentum® solutions, please contact:

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